

Information to identify the case:

Debtor 1	Deric G. Cheesman	Social Security number or ITIN	xxx-xx-6338
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-14584-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Deric G. Cheesman

8/15/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Deric G. Cheesman
Debtor

Case No. 19-14584-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 15, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2024:

Recip ID	Recipient Name and Address
db	+ Deric G. Cheesman, 436 Husted Station Rd., Elmer, NJ 08318-3803
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518250442	+ DITECH FINANCIAL LLC, P.O. BOX 12740, TEMPLE AZ 85284-0046
518066868	Ditech Financial LLC, 322 Minnesota St., Saint Paul, MN 55101
518066869	+ Heather Cheesman, 436 Husted Station Rd., Elmer, NJ 08318-3803
518066871	+ KML Law Group, 216 Haddon Ave., Suite 406, Collingswood, NJ 08108-2812
518066877	+ The Dump, P O Box 12812, Norfolk, VA 23541-0812
518066878	+ Thomas Murtha, Esq., 120 Corporate Blvd. East, Norfolk, VA 23502-4952

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 15 2024 22:11:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Aug 15 2024 22:11:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518066867	+ EDI: CITICORP	Aug 16 2024 01:48:00	Citi Bank, P.O. Box 6241, Sioux Falls, SD 57117-6241
518242022	+ EDI: CITICORP	Aug 16 2024 01:48:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518066870	+ EDI: CITICORP	Aug 16 2024 01:48:00	Home Depot Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328
518066872	Email/Text: camanagement@mtb.com	Aug 15 2024 22:10:00	M&T Bank, PO Box 1345, Buffalo, NY 14240-1345
518243584	+ Email/Text: camanagement@mtb.com	Aug 15 2024 22:10:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
518714181	Email/Text: mtgbk@shellpointmtg.com	Aug 15 2024 22:09:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518714180	Email/Text: mtgbk@shellpointmtg.com	Aug 15 2024 22:09:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518370605	+ Email/PDF: ebnotices@pnmac.com	Aug 15 2024 22:33:10	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
518245005	Email/PDF: ebnotices@pnmac.com	Aug 15 2024 22:08:16	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 660929, DALLAS, TX 75266-0929
518066874	EDI: PRA.COM	Aug 16 2024 01:48:00	Portfolio Recovery Associates, P.O. Box 12903, Norfolk, VA 23541

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518236868	EDI: PRA.COM	Aug 16 2024 01:48:00	Portfolio Recovery Associates, LLC, c/o Cabela's Club, POB 41067, Norfolk VA 23541
518236870	EDI: PRA.COM	Aug 16 2024 01:48:00	Portfolio Recovery Associates, LLC, c/o Dicks Sporting Goods, POB 41067, Norfolk VA 23541
518066873	Email/PDF: ebnotices@pnmac.com	Aug 15 2024 22:31:25	PennyMac, PO Box 514387, Los Angeles, CA 90051-4387
518066876	EDI: SYNC	Aug 16 2024 01:48:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
518068746	^ MEBN	Aug 15 2024 22:02:55	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518066879	+ EDI: WFFC	Aug 16 2024 01:48:00	Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518247036		DITECH FINANCIAL LLC
518066875		Radius Global Solutions, P O Box 390905, MN 55543-9000
518368315	*	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 660929, DALLAS, TX 75266-0929

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Nathan Van Embden	on behalf of Debtor Deric G. Cheesman nve@nvanembden.com lstyles@nvanembden.com
R. A. Lebron	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@fskslaw.com
Tammy L. Terrell	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@fskslaw.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

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